

**United States Bankruptcy Court  
Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Muratovic, Jusuf R</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Muratovic, Enesa</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4212</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3526</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>215 E Washington St Des Plaines, IL</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>215 E Washington St Des Plaines, IL</b>
ZIPCODE <b>60016-2925</b>	ZIPCODE <b>60016-2925</b>
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>
Mailing Address of Debtor (if different from street address) <b>PO Box 192 Mount Prospect IL</b>	Mailing Address of Joint Debtor (if different from street address): <b>PO Bpx 192 Mount Prospect, IL</b>
ZIPCODE <b>60056</b>	ZIPCODE <b>60056</b>

Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13      Nonmain Proceeding
Nature of Debts (Check one box.)		
<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.		
Tax-Exempt Entity (Check box, if applicable.)		
<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		

Filing Fee (Check one box)	Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information												THIS SPACE IS FOR COURT USE ONLY																				
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																
Estimated Number of Creditors <table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> <td></td> </tr> </table>											<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000
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Estimated Assets <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>											<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion								
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Estimated Liabilities <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>											<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion								
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Muratovic, Jusuf R &amp; Muratovic, Enesa</b>
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ Derek V Lofland</u> <b>1/14/09</b> Signature of Attorney for Debtor(s)
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord or lessor that obtained judgment)  _____ (Address of landlord or lessor) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Muratovic, Jusuf R & Muratovic, Enesa****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Jusuf R Muratovic**

Signature of Debtor

**Jusuf R Muratovic****X /s/ Enesa Muratovic**

Signature of Joint Debtor

**Enesa Muratovic**

Telephone Number (If not represented by attorney)

**January 14, 2009**

Date

**Signature of Attorney\*****X /s/ Derek V Lofland**

Signature of Attorney for Debtor(s)

**Derek V Lofland 6280490**  
**Gleason & Gleason**  
**77 W Washington, Ste 1218**  
**Chicago, IL 60602**  
**(312) 578-9530 Fax: (312) 578-9524**  
**derek@chicagobk.com**

**January 14, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A *bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Muratovic, Jusuf R & Muratovic, Enesa**

Printed Name(s) of Debtor(s)

**X /s/ Jusuf R Muratovic**

Signature of Debtor

**1/14/2009**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Enesa Muratovic**

Signature of Joint Debtor (if any)

**1/14/2009**

Date

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Residence at:</b> <b>215 E Washington St</b> <b>Des Plaines, IL 60016</b>		<b>J</b>	<b>299,000.00</b>	<b>264,210.00</b>

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(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	<b>Checking Account</b>	W	<b>600.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account</b>	H	<b>1,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<b>Savings Account</b>	W	<b>200.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece</b>	J	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	<b>Clothing</b>		<b>250.00</b>
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>93 Jeep Grand Cherokee</b>	J	<b>1,000.00</b>
		<b>95 Chrysler</b>	J	<b>1,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X X			

**TOTAL** **5,550.00**(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
Residence at: 215 E Washington St Des Plaines, IL 60016	735 ILCS 5 §12-901	30,000.00	299,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Checking Account	735 ILCS 5 §12-1001(b)	600.00	600.00
Checking Account	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Savings Account	735 ILCS 5 §12-1001(b)	200.00	200.00
Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
93 Jeep Grand Cherokee	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00
95 Chrysler	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>41171116526757</b>  <b>Beneficial/hfc</b> <b>Po Box 1547</b> <b>Chesapeake, VA 23327</b>	J	<b>Revolving account opened 7/05</b>  <b>VALUE \$ 299,000.00</b>				<b>46,853.00</b>
ACCOUNT NO.  <b>Freedman Anselmo Lindberg And Rappe</b> <b>PO Box 3228</b> <b>Naperville, IL 60566-7228</b>		<b>Assignee or other notification for:</b> <b>Beneficial/hfc</b>  <b>VALUE \$</b>				
ACCOUNT NO. <b>3000016321523</b>  <b>Cen/state Farm Bank</b> <b>425 Phillip Blvd</b> <b>Ewing, NJ 08628</b>	J	<b>Mortgage account opened 8/03</b>  <b>VALUE \$ 299,000.00</b>				<b>217,357.00</b>
ACCOUNT NO.  <b>Codilis &amp; Associates, P.C.</b> <b>15W030 N Frontage Rd Ste 100</b> <b>Burr Ridge, IL 60527-6921</b>		<b>Assignee or other notification for:</b> <b>Cen/state Farm Bank</b>  <b>VALUE \$</b>				
<b>1</b> continuation sheets attached			Subtotal (Total of this page)		\$ <b>264,210.00</b>	\$
			Total (Use only on last page)		\$	\$

(Report also on  
Summary of  
Schedules.)  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>50028288</b>	J		<b>Installment account opened 4/04</b>				<b>3,557.00</b>
Turner Acceptance Crp 4454 N Western Ave Chicago, IL 60625			VALUE \$ <b>1,000.00</b>				<b>2,557.00</b>
ACCOUNT NO. <b>Keith Scott Schindler 1990 E Algonquin Rd Ste 180 Schaumburg, IL 60173-4164</b>			<b>Assignee or other notification for: Turner Acceptance Crp</b>				
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				

Sheet no. **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	<b>\$ 3,557.00</b>	<b>\$ 2,557.00</b>
Total (Use only on last page)	<b>\$ 267,767.00</b>	<b>\$ 2,557.00</b>

(Report also on  
Summary of  
Schedules.)  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>10636540</b> <b>Advanced Radiology Assocs</b> <b>C/O ICS</b> <b>PO Box 1010</b> <b>Tinley Park, IL 60477-9110</b>	J	<b>Medical/ Dental Bill</b>				<b>17.00</b>
ACCOUNT NO. <b>4955</b> <b>Advanced Radiology Consultants</b> <b>520 E 22nd St</b> <b>Lombard, IL 60148-6110</b>	J	<b>Medical/ Dental Bill</b>				<b>80.00</b>
ACCOUNT NO. <b>Advocate Medical Group</b>	W	<b>Open account opened 2/08</b>				<b>80.00</b>
ACCOUNT NO. <b>Illinois Collection Se</b> <b>8231 W. 185th St. Ste. 100</b> <b>Tinley Park, IL 60487</b>		<b>Assignee or other notification for:</b> <b>Advocate Medical Group</b>				
<b>4</b> continuation sheets attached			Subtotal (Total of this page)	\$	<b>177.00</b>	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Aspire Visa</b>	H	<b>Open account opened 5/08</b>			<b>6,231.00</b>
ACCOUNT NO. <b>Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123</b>		<b>Assignee or other notification for: Aspire Visa</b>			
ACCOUNT NO. <b>Aspire Visa</b>	W	<b>Open account opened 5/08</b>			<b>2,763.00</b>
ACCOUNT NO. <b>Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123</b>		<b>Assignee or other notification for: Aspire Visa</b>			
ACCOUNT NO. <b>436611101122</b> <b>Chase Po Box 100018 Kennesaw, GA 30156</b>	W	<b>Revolving account opened 6/97</b>			<b>2,991.00</b>
ACCOUNT NO. <b>74-700-233-01</b> <b>City Of Des Plaines Dept Of Water 1420 Miner St Des Plaines, IL 60016-4484</b>	J	<b>Utility or Cellular Use</b>			<b>111.00</b>
ACCOUNT NO. <b>200709450</b> <b>Clinical Associates 1460 Market St Ste 300 Des Plaines, IL 60016-4626</b>	J	<b>Collections</b>			<b>1,200.00</b>
Sheet no. <b>1</b> of <b>4</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>13,296.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Lutheran General Hospital</b>		<b>W Open account opened 1/07</b>			<b>384.00</b>
ACCOUNT NO. <b>Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018</b>		<b>Assignee or other notification for: Lutheran General Hospital</b>			
ACCOUNT NO. <b>Lutheran General Hospital Patient Financial Services 1775 W Dempster St Park Ridge, IL 60068-1143</b>		<b>W Open account opened 2/08</b>			<b>304.00</b>
ACCOUNT NO. <b>Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018</b>		<b>Assignee or other notification for: Lutheran General Hospital</b>			
ACCOUNT NO. <b>Lutheran General Hospital</b>		<b>W Open account opened 1/05</b>			<b>198.00</b>
ACCOUNT NO. <b>Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018</b>		<b>Assignee or other notification for: Lutheran General Hospital</b>			
ACCOUNT NO. <b>5392</b> <b>Midwest Diagnostic Pathology 75 Remittance Dr Ste 3070 Chicago, IL 60675-3070</b>	<b>J</b>	<b>Medical/ Dental Bill</b>			<b>80.90</b>
Sheet no. <b>2</b> of <b>4</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	<b>966.90</b>
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>537233</b>		<b>H Open account opened 8/03</b>			<b>46.00</b>
<b>Nicor Gas</b> 1844 Ferry Road Naperville, IL 60507		<b>Assignee or other notification for: Nicor Gas</b>			
ACCOUNT NO. <b>96887366241000120030319</b>		<b>H Installment account opened 3/03</b>			<b>10,179.00</b>
<b>Sallie Mae Servicing</b> 1002 Arthur Dr Lynn Haven, FL 32444		<b>H Open account opened 1/08</b>			<b>133.00</b>
ACCOUNT NO. <b>Sbc Illinois</b>		<b>Assignee or other notification for: Sbc Illinois</b>			
ACCOUNT NO. <b>Allied Interstate Inc</b> Po Box 103104 Roswell, GA 90076		<b>H Open account opened 4/07</b>			<b>3,192.00</b>
ACCOUNT NO. <b>Lvnn Funding Llc</b> Po Box 10587 Greenville, SC 29603		<b>Assignee or other notification for: Sears</b>			
Sheet no. <b>3</b> of <b>4</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>13,550.00</b>	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5121-0750-3223-0216</b>  <b>Sears/cbsd</b> <b>Po Box 6189</b> <b>Sioux Falls, SD 57117</b>	H	<b>Revolving account opened 4/04</b>			<b>3,016.00</b>
ACCOUNT NO.  <b>Credit Control</b> <b>PO Box 4635</b> <b>Chesterfield, MO 63006-4635</b>		<b>Assignee or other notification for: Sears/cbsd</b>			
ACCOUNT NO.  <b>Sprint</b>	H	<b>Open account opened 3/07</b>			<b>1,454.00</b>
ACCOUNT NO.  <b>Afni, Inc.</b> <b>Po Box 3427</b> <b>Bloomington, IL 61702</b>		<b>Assignee or other notification for: Sprint</b>			
ACCOUNT NO. <b>1050028288</b>  <b>Turner Accep</b> <b>4454 N Western Ave</b> <b>Chicago, IL 60625</b>	J	<b>Installment account opened 4/04</b>			<b>3,563.00</b>
ACCOUNT NO. <b>39028050071200001</b>  <b>Verizon Wireless/great</b> <b>Po Box 3397</b> <b>Bloomington, IL 61702</b>	H	<b>Open account opened 3/06</b>			<b>1,001.00</b>
ACCOUNT NO.  					
Sheet no. <b>4</b> of <b>4</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>9,034.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <b>37,023.90</b>

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Manager</b>	
Name of Employer	<b>Walmart</b>	
How long employed	<b>1 years</b>	
Address of Employer	<b>PO Box 530927</b>	
	<b>Atlanta, GA 30353-0927</b>	

**INCOME:** (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	<b>\$ 2,498.84</b>
2. Estimated monthly overtime	\$ _____	\$ _____

**3. SUBTOTAL**

4. LESS PAYROLL DEDUCTIONS	<b>\$ 0.00</b>	<b>\$ 2,498.84</b>
----------------------------	----------------	--------------------

a. Payroll taxes and Social Security	\$ _____	\$ 326.99
b. Insurance	\$ _____	\$ 99.60
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____

**5. SUBTOTAL OF PAYROLL DEDUCTIONS**

<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 426.59</b>
	<b>\$ 0.00</b>	<b>\$ 2,072.25</b>

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____

**14. SUBTOTAL OF LINES 7 THROUGH 13**

<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 0.00</b>	<b>\$ 2,072.25</b>
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**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15;  
if there is only one debtor repeat total reported on line 15)

<b>\$ 2,072.25</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
a. Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ _____
b. Water and sewer	\$ _____
c. Telephone	\$ _____
d. Other _____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ _____
4. Food	\$ _____
5. Clothing	\$ _____
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ _____
8. Transportation (not including car payments)	\$ _____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other _____	\$ _____

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \_\_\_\_\_

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <b>2,072.25</b>
b. Average monthly expenses from Line 18 above	\$ <b>0.00</b>
c. Monthly net income (a. minus b.)	\$ <b>2,072.25</b>

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 14, 2009Signature: /s/ Jusuf R Muratovic  
Jusuf R Muratovic

Debtor

Date: January 14, 2009Signature: /s/ Enesa Muratovic  
Enesa Muratovic

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Muratovic, Jusuf R & Muratovic, Enesa

Chapter 7 \_\_\_\_\_

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>2,072.00</b>	<b>2008 income from employment (monthly) -</b>
<b>27,000.00</b>	<b>2007 income from employment</b>

### 2. Income other than from employment or operation of business

**None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

**None** a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**b. Debtor whose debts are not primarily consumer debts:** List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**c. All debtors:** List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

**a.** List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>State Farm v Muratovic 07CH33885</b>	<b>Foreclosure</b>	<b>Cook</b>	<b>Pending Sale</b>
<b>Turner Acceptance v Miratovic 08M1 120751</b>	<b>Civil</b>	<b>Cook</b>	<b>Pending</b>
<b>Beneficial v Muratovic 08M1 109979</b>	<b>Foreclosure</b>	<b>Cook</b>	<b>Pending</b>

**b.** Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

**a.** List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

**a.** Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**b.** List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

**a.** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

**a.** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

**a.** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
**Gleason & Gleason**

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTOR  
**7/23/2008**

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY  
**351.00**

77 W Washington, Ste 1218  
Chicago, IL 60602

#### 10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

- None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 14, 2009

Signature /s/ Jusuf R Muratovic  
of Debtor

**Jusuf R Muratovic**

Date: January 14, 2009

Signature /s/ Enesa Muratovic  
of Joint Debtor  
(if any)

**Enesa Muratovic**

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

**IN RE:**

Case No. \_\_\_\_\_

**Muratovic, Jusuf R & Muratovic, Enesa**

Chapter 7 \_\_\_\_\_

Debtor(s)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 299,000.00		
B - Personal Property	Yes	3	\$ 5,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 267,767.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 37,023.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,072.25
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 0.00
TOTAL		17	\$ 304,550.00	\$ 304,790.90	

IN RE:

Case No. \_\_\_\_\_

Muratovic, Jusuf R & Muratovic, Enesa

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>2,072.25</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>0.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>2,498.84</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ <b>2,557.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ <b>0.00</b>
4. Total from Schedule F		\$ <b>37,023.90</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ <b>39,580.90</b>

IN RE:

Muratovic, Jusuf R

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jusuf R Muratovic

Date: January 14, 2009

IN RE:

Muratovic, Enesa

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Enesa Muratovic

Date: January 14, 2009

IN RE:

Muratovic, Jusuf R & Muratovic, Enesa

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: <b>Beneficial/hfc</b>	Describe Property Securing Debt: <b>Residence at:</b>
Property will be ( <i>check one</i> ): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2 (if necessary)	
Creditor's Name: <b>Cen/state Farm Bank</b>	Describe Property Securing Debt: <b>Residence at:</b>
Property will be ( <i>check one</i> ): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: January 14, 2009

/s/ Jusuf R Muratovic

Signature of Debtor

/s/ Enesa Muratovic

Signature of Joint Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

(Continuation Sheet)

**PART A – Continuation**

Property No. 3	
<b>Creditor's Name:</b> Turner Acceptance Crp	<b>Describe Property Securing Debt:</b> 95 Chrysler
Property will be ( <i>check one</i> ): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B – Continuation**

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

IN RE:

Muratovic, Jusuf R & Muratovic, Enesa

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 26

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: January 14, 2009

/s/ Jusuf R Muratovic

Debtor

/s/ Enesa Muratovic

Joint Debtor

Muratovic, Jusuf R  
PO Box 192  
Mount Prospect  
IL 60056

City Of Des Plaines  
Dept Of Water  
1420 Miner St  
Des Plaines, IL 60016-4484

Midland Credit Mgmt  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Muratovic, Enesa  
PO Bpx 192  
Mount Prospect, IL 60056

Clinical Associates  
1460 Market St Ste 300  
Des Plaines, IL 60016-4626

Midwest Diagnostic Pathology  
75 Remittance Dr Ste 3070  
Chicago, IL 60675-3070

Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602

Codilis & Associates, P.C.  
15W030 N Frontage Rd Ste 100  
Burr Ridge, IL 60527-6921

Mrsi  
2250 E Devon Ave Ste 352  
Des Plaines, IL 60018

Advanced Radiology Assocs  
C/O ICS  
PO Box 1010  
Tinley Park, IL 60477-9110

Credit Control  
PO Box 4635  
Chesterfield, MO 63006-4635

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60507

Advanced Radiology Consultants  
520 E 22nd St  
Lombard, IL 60148-6110

Freedman Anselmo Lindberg And Rappe  
PO Box 3228  
Naperville, IL 60566-7228

Sallie Mae Servicing  
1002 Arthur Dr  
Lynn Haven, FL 32444

Afni, Inc.  
Po Box 3427  
Bloomington, IL 61702

IGS  
5020 Bradenton Ave  
Dublin, OH 43017-3560

Sears/cbsd  
Po Box 6189  
Sioux Falls, SD 57117

Allied Interstate Inc  
Po Box 103104  
Roswell, GA 90076

Illinois Collection Se  
8231 W. 185th St. Ste. 100  
Tinley Park, IL 60487

Turner Accep  
4454 N Western Ave  
Chicago, IL 60625

Beneficial/hfc  
Po Box 1547  
Chesapeake, VA 23327

Keith Scott Schindler  
1990 E Algonquin Rd Ste 180  
Schaumburg, IL 60173-4164

Turner Acceptance Crp  
4454 N Western Ave  
Chicago, IL 60625

Cen/state Farm Bank  
425 Phillip Blvd  
Ewing, NJ 08628

Lutheran General Hospital  
Patient Financial Services  
1775 W Dempster St  
Park Ridge, IL 60068-1143

Verizon Wireless/great  
Po Box 3397  
Bloomington, IL 61702

Chase  
Po Box 100018  
Kennesaw, GA 30156

Lvnv Funding Llc  
Po Box 10587  
Greenville, SC 29603

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE:

Muratovic, Jusuf R & Muratovic, Enesa

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **676.00**

Prior to the filing of this statement I have received ..... \$ **351.00**

Balance Due ..... \$ **325.00**

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_
4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. **Representation of the debtor in adversary proceedings and other contested bankruptcy matters;**
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Litigation/Adversary Proceedings**  
**Motions to Redeem \$400.00**  
**Credit Education Fees**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**January 14, 2009**

Date

*/s/ Derek V Lofland*

Derek V Lofland 6280490  
Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602  
(312) 578-9530 Fax: (312) 578-9524  
derek@chicagobk.com

Form 1040

Department of the Treasury - Internal Revenue Service

## U.S. Individual Income Tax Return 2007

IRS Use Only Do not write or staple in this section

For the year Jan. 1-Dec. 31, 2007, or other tax year beginning

, 2007, ending

20

CMB No. 1545-0074

**Label**

(See instructions on page 12.)

Use the IRS label. Otherwise, please print or type.

Home address (number and street). If you have a P.O. box, see page 12

Act No.

215 E WASHINGTON ST

City, town or post office, state, and ZIP code. If you have a foreign address, see page 12

GLEN PLAINES, IL 60016-0000

## Presidential

## Election Campaign

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 12) ►  You  Spouse**Filing Status**

Check only one box.

1  Single 4  Head of household with qualifying person (see page 14)2  Married filing jointly (even if only one had income)

If the qualifying person is a child under your dependency,

3  Married filing separately. Enter spouse's SSN above and

enter the child name here ►

Full name here ► 5  Qualify now (see (b) with dependent deduction (see page 14))**Exemptions**

If more than four dependents, see page 15.

6a  Yourself. If someone can claim you as a dependent, do not check box 6a

Boxed checked on SA and SB

b  Spouse

No. of children on SC form

c Dependents:

• Lived with you

(1) First Name Last Name Social Security Number

• Did not live with you due to divorce or separation (see page 16)

(2) Dependent's relationship to you

(3) Dependent's relationship to you

(4) X If claiming child tax credit (see page 15)

(4) X If claiming child tax credit (see page 15)

d Total number of exemptions claimed

Dependents on SC not entered above

Add numbers on lines above ►

7

**Income**

Attach Form(s)

W-2 here. Also attach Forms

W-2G and

1099-R if tax was withheld.

If you did not get a W-2, see page 19.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7 Wages, salaries, tips, etc. Attach Form(s) W-2

8a

7,12

8a Taxable interest. Attach Schedule B if required

8a

7,12

b Tax-exempt interest. Do not include on line 8a

8b

7,12

9a Ordinary dividends. Attach Schedule B if required

9a

7,12

b Qualified dividends (see page 19)

9b

7,12

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 20)

10

7,12

11 Alimony received

11

7,12

12 Business income or (loss). Attach Schedule C or C-EZ

12

2,7,13

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ►

13

7,12

14 Other gains or (losses). Attach Form 4797

14

7,12

15a IRA distributions

15a

15b

b Taxable amount (see page 21)

15b

16a Pensions and annuities

16a

16b

b Taxable amount (see page 22)

16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

17

7,12

18 Farm income or (loss). Attach Schedule F

18

7,12

19 Unemployment compensation

19

7,12

20a Social security benefits

20a

20b

b Taxable amount (see page 22)

20b

21 Other income. List type and amount (see page 24)

21

7,12

22 Add the amounts in the far right column for lines 7 through 21. This is your total income ►

22

2,7,13

23 Educator expenses (see page 25)

23

7,12

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106 EZ

24

7,12

25 Health savings account deduction. Attach Form 8889

25

7,12

26 Moving expenses. Attach Form 3903

26

7,12

27 One-half of self-employment tax. Attach Schedule SE

27

54

28 Self-employed SEP, SIMPLE and qualified plans

28

7,12

29 Self-employed health insurance deduction (see page 26)

29

7,12

30 Penalty on early withdrawal of savings

30

7,12

31a Alimony paid b Recipient's SSN ►

31a

7,12

32 IRA deduction (see page 27)

32

7,12

33 Student loan interest deduction (see page 30)

33

7,12

34 Tuition and fees deduction. Attach Form 8917

34

7,12

35 Domestic production activities deduction. Attach Form 8903

35

7,12

36 Add lines 23 through 31a and 32 through 35

36

1,14

37 Subtract line 36 from line 22. This is your adjusted gross income ►

37

2,7,13

For Blank Forms, Privacy Act, and Paperwork Reduction Act Notice, see page 83.

DRAFT Copyrigt (C) 2007 TAX-A-FILE

CP-1040-2007

Form 1040 (2007)

MURATOVIC

<b>Tax and Credits Standard Deduction for -</b>	38 Amount from line 37 (adjusted gross income) . . . . .	38	2046
• People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 31.	39a Check <input type="checkbox"/> You were born before January 2, 1943. <input type="checkbox"/> Blind. Total boxes checked ► 39a	39a	
Single or Married filing separately, \$5,350	39b Spouse was born before January 2, 1943. <input type="checkbox"/> Blind. Total boxes checked ► 39b	39b	
Married filing jointly or Qualifying widow(er), \$10,700	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) . . . . .	40	3240
Head of household \$7,850	41 Subtract line 40 from line 38 . . . . .	41	-3,306
Other Taxes	42 If line 38 is \$117,300 or less, multiply \$3,400 by the total number of exemptions claimed on line 38 or 39b or who can be claimed as a dependent, see page 31.	42	3,400
Payments	43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- . . . . .	43	0
• All others:	44 Tax (See page 33). Check if any tax is from: a <input type="checkbox"/> Form 8342 b <input type="checkbox"/> Form 8972 c <input type="checkbox"/> Form 6803	44	
	45 Alternative minimum tax. (see page 36). Attach Form 6251 . . . . .	45	
	46 Add lines 44 and 45 . . . . .	46	
	47 Credit for child and dependent care expenses. Attach Form 2441. 47	47	
	48 Credit for the elderly or the disabled. Attach Schedule R . . . . .	48	
	49 Education credits. Attach Form 2863 . . . . .	49	
	50 Residential energy credits. Attach Form 5695 . . . . .	50	
	51 Foreign tax credit. Attach Form 1116 if required . . . . .	51	
	52 Child Tax credit (see page 39). Attach Form 8901 if required . . . . .	52	
	53 Retirement savings contributions credit. Attach Form 8880 . . . . .	53	
	54 Credits from: a <input type="checkbox"/> Form 8863 b <input type="checkbox"/> Form 8853 c <input type="checkbox"/> Form 8839	54	
	55 Other Credits a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8851 c <input type="checkbox"/> Form 8850	55	
	56 Add line 47 through 55. These are your total credits . . . . .	56	
	57 Subtract line 56 from line 48. If line 56 is more than line 46, enter -0- . . . . .	57	
	58 Self-employment tax. Attach Schedule SE . . . . .	58	300
	59 Unreported social security and Medicare tax from: a <input type="checkbox"/> Form 4107 b <input type="checkbox"/> Form 8913	59	
	60 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required . . . . .	60	
	61 Advance earned income credit payments from Form(s) W-2, box 9 . . . . .	61	
	62 Household employment taxes. Attach Schedule H . . . . .	62	
	63 Add lines 57 through 62. This is your total tax . . . . .	63	300
• You have a marital deduction election - C Schedule H	64 Federal income tax withheld from Forms W-2 and 1099 . . . . .	64	
	65 2007 estimated tax payments and amount applied from 2008 return . . . . .	65	
	66a Earned Income credit (EIC) . . . . .	66a	155
	b Nontaxable combat pay election ► 66b	66b	
	67 Excess social security and tier 1 RRTA tax withheld (see page 59) . . . . .	67	
	68 Additional child tax credit. Attach Form 8912 . . . . .	68	
	69 Amount paid with request for extension to file (see page 59) . . . . .	69	
	70 Payments from: a <input type="checkbox"/> Form 7408 b <input type="checkbox"/> Form 4138 c <input type="checkbox"/> Form 8825 . . . . .	70	
	71 Refundable credit for prior year minimum tax from Form 8821, line 27 . . . . .	71	

44-8342-2

Y054553

ENESA MURATOVIC	01WS	FEDERAL TAX	3974	47706
	XXXXXX3526	SOCIAL SECURITY	8484	107263
		ILLINOIS	2634	33059
REGULAR EARNING 144200	7998	115331 1262898INS LIFE	83	1099
OVERTIME EARN	00	11384INS DEP LIFE	78	958
SICK PAY	00	11056INS-STD+	00	125
VAC PAY	00	143364INS MED U *	2740	43842
HOLIDAY PAY	00	33648INS DEN U *	950	12350
PERSONAL TIME	00	5666INS AD&D U *	62	811
WRKDHRS	7998	SUP ACC *	684	8892
VAC HRS AVAIL	11400	PERS HRS AVAIL	1600	00
SICK HRS AVAIL	9656	CHECK DEPOSIT	95642	1211911

115331	15092	4597	95642	06-07-2008	127399347	95642
1468016	188028	68077	1211911	06-20-2008	DEPOSIT NO.	AMT OF DEPOSIT

RECEIVED

ENESA MURATOVIC		01WS	FEDERAL TAX	5602	53308
		XXXXXX3526	SOCIAL SECURITY	9728	116991
REGULAR EARNING	144200	6397	92245 1355143INS LIFE	3122	36181
OVERTIME EARN	216300	220	4759 16143INS DEP LIFE	83	1182
SICK PAY	144200	800	11536 22592INS-STD+	78	1036
VAC PAY	144200	800	11536 154900INS MED U *	00	125
HOLIDAY PAY	144200	800	11536 45184INS DEN U *	2740	46582
PERSONAL TIME		00	5666INS ADD&D U *	950	13300
WRKDHRS		6617	SUP ACC *	62	873
VAC HRS AVAIL		10600	PERS HRS AVAIL	684	9576
SICK HRS AVAIL		9064	CHECK DEPOSIT	1600	00
				108563	1320474

131612	18452	4597	108563	06-21-2008	128097134		108563
1599628	206480	72674	1320474	07-04-2008			

III

CO15727

ENESA MURATOVIC		01WS	FEDERAL TAX	5120	43732
		XXXXXX3526	SOCIAL SECURITY	9360	98779
			ILLINOIS	2978	30425
REGULAR EARNING	144200	7993	115259 1147567INS LIFE	83	1016
OVERTIME EARN		00	11384INS DEP LIFE	78	880
SICK PAY		00	11056INS-STD+	00	125
VAC PAY		00	143364INS MED U *	2740	41102
HOLIDAY PAY	144200	800	11536 33648INS DEN U *	950	11400
PERSONAL TIME		00	5666INS AD&D U *	62	749
WRKDHRS		7993	SUP ACC *	684	8208
VAC HRS AVAIL	11400		PERS HRS AVAIL	1600	00
SICK HRS AVAIL	9471		CHECK DEPOSIT	104740	1116269

126795	17458	4597	104740	05-24-2008	126698241	104740
1352685	172936	63480	1116269	06-06-2008	REFUND	AMT OF DEPOSIT

III

REG-J059786

ENESA MURATOVIC	01WS	FEDERAL TAX	3985	38612	
	XXXXXX3526	SOCIAL SECURITY	8493	89419	
		ILLINOIS	2638	27447	
REGULAR EARNING	144200	57680	1032308INS LIFE	83	
OVERTIME EARN	216300	04	87	11384INS DEP LIFE	78
SICK PAY		00	11056INS-STD+	00	
VAC PAY	144200	4000	57680	143364INS MED U *	2740
HOLIDAY PAY		00	22112INS DEN U *	950	
PERSONAL TIME		00	5666INS AD&D U *	62	
WRKDHRS		4004	SUP ACC *	684	
VAC HRS AVAIL	11400		PERS HRS AVAIL	1600	
SICK HRS AVAIL	9268		CHECK DEPOSIT	95734	
				1011529	

115447	15116	4597	95734	05-10-2008	125999836	95734
1225890	155478	58883	1011529	05-23-2008	AMT FOR DEPOSIT	

SEARCHED  
SERIALIZED  
INDEXED  
FILED  
ENESA MURATOVIC

WAL-MART  
709 S.W. 8th St.  
Bentonville, AR 72716

01WS	FEDERAL TAX	TAXES DEDUCTED	YEAR TO DATE
XXXXXX3526	SOCIAL SECURITY	3526	12713
110560	ILLINOIS	8140	26056
290	321591INS LIFE	2500	8140
00	7379INS DEP LIFE	83	269
00	11056INS-STD+	78	178
00	22112INS MED U	00	125
	5625INS DEN U	2740	16442
	INS AD&D U	950	2850
	SUP ACC	62	191
	PERS HRS AVAIL	684	2052
	CO STK CONT	410	00
	STOCK PURCH	00	5625
	CHECK DEPOSIT	00	37500
		92087	293122

110850 14166 4597 92087 01-19-2008  
362138 46909 22107 293122 02-01-2008 120522090 92087

STATEMENT OF EARNINGS AND DEDUCTIONS - DETACH AND RETAIN FOR YOUR RECORDS

SEQ: NO 33516

ENESA MURATOVIC

		01WS		XXXXXX3524		TAXES DEDUCTIONS		YEAR TO DATE	
		SOCIAL SECURITY		FEDERAL TAX		SOCIAL SECURITY			
		Benton Mart # 072716		ILLINOIS		ILLINOIS			
DESCRIPTION	RATE	HOURS	EARNINGS	YEAR TO DATE	431405	INS LIFE	3443	16156	
REGULAR EARNING	138200	7946	109814		7586	INS DEP LIFE	8078	34134	
OVERTIME EARN	207300	10	207		11056	INS-STD+	2475	10615	
VAC PAY			00		22112	INS MED U	83	352	
HOLIDAY PAY			00		5625	INS DEN U	78	256	
CO STK CONT						INS AD&D U	00	125	
WRKDHR						SUP ACC	2740	19182	
VAC HRS AVAIL						PERS HRS AVAIL	950	3800	
SICK HRS AVAIL						CO STK CONT	62	253	
						STOCK PURCH	684	2736	
						CHECK DEPOSIT	410	00	
							00	5625	
							00	37500	
							91428	384550	
CURRENT	110021		13996		91428	DECN 02-02-2008	121191162		
YEAR TO DATE	472159		60905		NET PAY	END 02-12-2008		91428	

DEDUCTIONS • DETACH AND RETAIN FOR YOUR RECORDS

SEQ: 10066826

ENESA MURATOVIC

DESCRIPTION	RATE	HOURS	EARNS	YTD	FEDERAL TAX	SOCIAL SECURITY	STATE TAX	NET PAY
REGULAR EARNING	138200	8000	110560	211031	3994			9187
OVERTIME FARN	207300	250	4975	7089	8499			17916
VAC PAY			00	110561	2640			5640
HOLIDAY PAY			00	22112	83			184
CO STK CONT			00	INS LIFE	78			100
WRKDHRS			8240	INS DEP LIFE	00			125
VAC HRS AVAIL			8800	110561	2740			13702
SICK HRS AVAIL			8449	22112	950			1900
				INS MED U	62			129
				INS DEN U	684			1368
				INS AD&D U	410			00
				SUP ACC	00			5625
				PERS HRS AVAIL				37500
				CO STK CONT				
				STOCK PURCH				
				CHECK DEPOSIT				
					95805			201035

CURRENT  
YEAR TO DATE  
EARNINGS115535  
15133  
TAXES4597  
17518  
DEDUCTIONS95805  
201035  
NET PAYBEGIN 01-05-2008 END 01-10-2008  
PAY PERIOD

119855637 95805

EARNINGS AND DEDUCTIONS • DETACH AND RETAIN FOR YOUR RECORDS

SEQ: Z112469

ENESA MURATOVIC

DESCRIPTION		HIRE	HOURS	EARNS	YEAR TO DATE	FEDERAL TAX	SOCIAL SECURITY	TAXES DEDUCTIONS	YEAR TO DATE
REGULAR EARNING	138200	7270		100471	100471	1114	INS LIFE	5193	5193
OVERTIME EARN	207300	102		2114	2114	11056	INS DEP LIFE	9417	9417
VAC PAY	138200	800		11056	11056	5625	INS STD+	3000	3000
HOLIDAY PAY	138200	1600		00	22112	22112	INS MED U *	103	103
CO STK CONT							INS DEN U *	22	22
WRKDHSRS							INS AD&D U *	125	125
VAC HRS AVAIL							SUP ACC *	10962	10962
SICK HRS AVAIL							PERS HRS AVAIL	950	950
							CO STK CONT	67	67
							STOCK PURCH	5625	5625
							CHECK DEPOSIT	37500	37500
								105230	105230
CURRENT YEAR TO DATE	<b>138753</b>	<b>17610</b>		<b>12913</b>	<b>12913</b>	<b>105230</b>	<b>PREMIUMS FOR 2007 &amp; 2008 COVERAGES</b>		
							<b>12-22-2007</b>	<b>119191857</b>	<b>105230</b>
							<b>01-04-2008</b>		
							<b>PAY PERIOD</b>		

DEDUCTIONS ~ DETACH AND RETAIN FOR YOUR RECORDS

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In Re: Jusuf R Muratovic  
Enesa Muratovic

) Judge  
) Case No.

**NOTICE OF FILING**

To:

PLEASE TAKE NOTICE that on January 14, 2009, we filed with the United States District Court for the Northern District of Illinois, Eastern Division, a Notice of Rescission pursuant to 11 U.S.C. Section 524(c)(4) a copy of which is attached hereto and hereby served upon you.

/s/ Nicole Robovsky  
Nicolette Robovsky

**PROOF OF SERVICE**

I, the undersigned certify that I served a copy of this notice upon the party listed above via regular mail, postage paid before 5:00 p.m. on January 14, 2009.

By: /s/ Nicole Robovsky

Gleason and Gleason, LLC  
77 W. Washington, Ste 1218  
Chicago IL 60602  
Phone 312-578-9530  
Fax 312-578-9524  
Troy Gleason #6276510  
Julie Gleason #6273536  
Nicole Robovsky #6278336

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In Re: Jusuf R Muratovic  
Enesa Muratovic

) Judge  
) Case No.

Creditor:

**NOTICE OF RESCISSION PURSUANT TO 11 U.S.C. SECTION 524(C)(4)**

This notice will advise you that the reaffirmation agreement entered into between the Debtor and Creditor listed above is hereby rescinded pursuant to 11 U.S.C. section 524(c)(4) and that the reaffirmation executed between the parties is void.

Certificate Number: 00437-ILN-CC-004627649

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 7, 2008, at 5:30 o'clock PM MDT,

Jusuf Muratovic received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 7, 2008

By /s/Sharon Pederson

Name Sharon Pederson

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00437-ILN-CC-004627650

**CERTIFICATE OF COUNSELING**

I CERTIFY that on August 7, 2008, at 5:30 o'clock PM MDT,

Enesa Muratovic received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 7, 2008 By /s/Sharon Pederson  
Name Sharon Pederson  
Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Muratovic, Jusuf R & Muratovic, Enesa

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DECLARATION REGARDING ELECTRONIC FILING**

Signed by Debtor(s) or Corporate Representative  
**To Be Used When Filing over the Internet**

PART I - DECLARATION OF PETITIONER

A. To be completed in all cases.

I (We) Jusuf R Muratovic and Enesa Muratovic, the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I (we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I (we) consent to my (our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I (we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I (we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

I (we) am (are) aware that I (we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I (we) understand the relief available under each such chapter; I (we) choose to proceed under chapter 7; and I (we) request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature:

  
(Debtor or Corporate Officer, Partner or Member)

Signature:

  
(Joint Debtor)